

FIG. 1

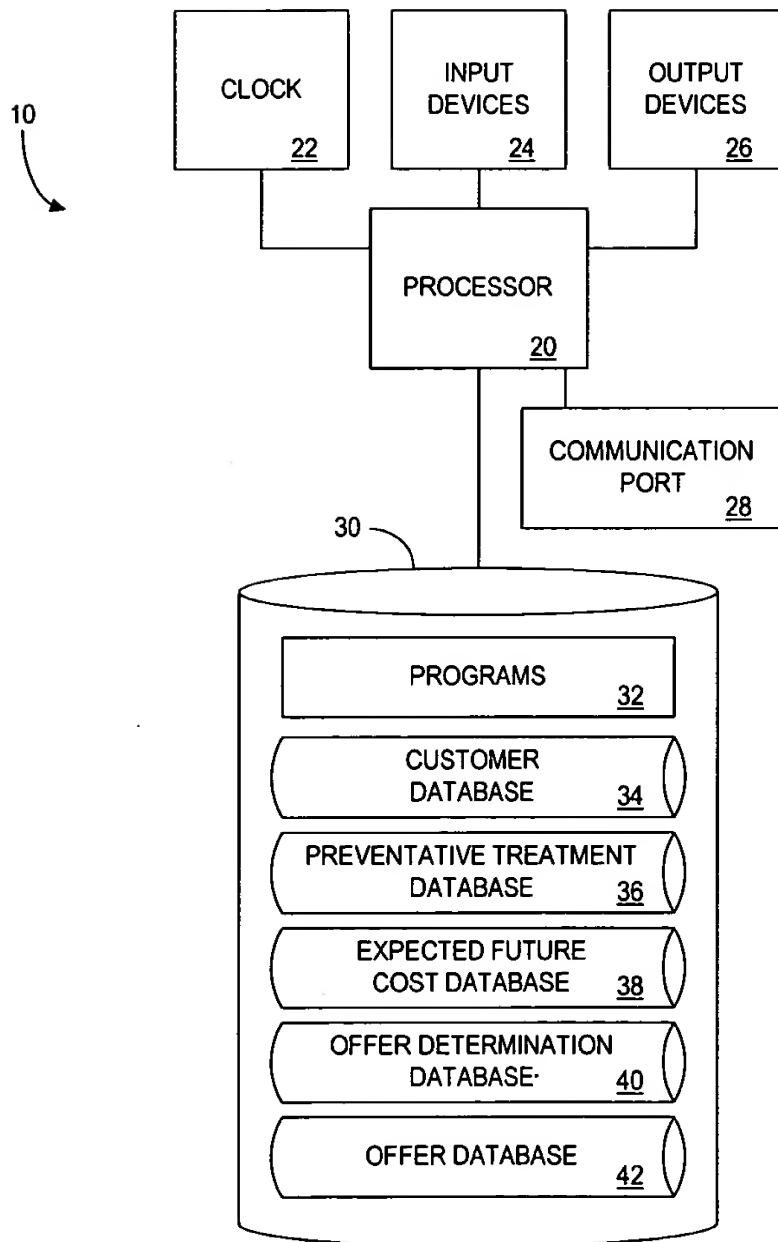


FIG. 2

FIG. 3

CUSTOMER IDENTIFIER	CUSTOMER NAME	AGE	SMOKER?	DRINKER?	HISTORY OF HEART DISEASE
U-1-923407	JENIFER JAMES	45	NO	YES	NO
U-2-923407	MICHAEL SMITH	54	YES	YES	YES
U-3-923407	DAVID STONE	41	YES	NO	YES
U-4-923407	SUSAN PETERS	35	NO	NO	YES
U-5-923407	KEVIN WRIGHT	23	YES	YES	NO

FIG. 3

PREVENTATIVE TREATMENT IDENTIFIER 56	DESCRIPTION OF PREVENTATIVE TREATMENT 57	COST 58	FIRST RESULT OF PREVENTATIVE TREATMENT 59	SECOND RESULT OF PREVENTATIVE TREATMENT 60
PC-1-0982345	DENTAL CLEANING	\$80	REDUCE RISK OF CAVITIES BY 40%	REDUCE RISK OF GUM DISEASE BY 20%
PC-2-0982345	MAMMOGRAM	\$75	REDUCE COST OF BREAST CANCER TREATMENT BY 10%	N/A
PC-3-0982345	BLOOD PRESSURE MEASUREMENT & MEDICATION	\$50	RISK OF HEART ATTACK REDUCED TO 10%	INCREASE RISK OF STROKE BY 0.01%
PC-4-0982345	HIV TEST	\$10	REDUCE COST OF HIV TREATMENT BY 30%	N/A
PC-5-0982345	QUIT SMOKING	N/A	REDUCE RISK OF LUNG CANCER BY 80%	REDUCE RISK OF HEART DISEASE BY 20%
PC-6-0982345	PSYCHIATRIC EVALUATION	\$50	RISK OF DEPRESSION REDUCED TO 5%	N/A
PC-7-0982345	EXERCISE 3 TIMES PER WEEK	N/A	REDUCE RISK OF HEART DISEASE BY 30%	RISK OF OSTEOPOROSIS REDUCED TO 10%
PC-8-0982345	EYE EXAM	\$30	REDUCE COST OF EYEGASSES BY 20%	N/A

FIG. 4

EXPECTED FUTURE COST FOR CUSTOMER U-2-923407			
COST OF FUTURE TREATMENT 61	PRESENT VALUE OF FUTURE TREATMENT 62	PROBABILITY THAT FUTURE TREATMENT WILL BE NECESSARY 63	EXPECTED PRESENT VALUE OF COST OF FUTURE TREATMENT 64
EMS AND AMBULANCE FOR HEART ATTACK	\$2050.00	20%	\$410.00
OPEN HEART SURGERY	\$4160.00	10%	\$416.00
SURGERY FOR BREAST CANCER	\$1985.00	0.3%	\$6.00
CHEMOTHERAPY FOR LUNG CANCER	\$1645.00	20%	\$329.00
FILL A DENTAL CAVITY	\$320.00	15%	\$48.00
EYEGLASSES	\$100.00	30%	\$30.00
OVERALL EXPECTED COST OF FUTURE TREATMENT FOR CUSTOMER U-2-923407 65			\$1239.00

FIG. 5

OFFER DETERMINATION DATABASE FOR CUSTOMER U-2-923407				
PREVENTATIVE TREATMENT IDENTIFIER 56	PRESENT COST OF PREVENTATIVE TREATMENT 67	OVERALL EXPECTED PRESENT VALUE OF FUTURE COST WITH PREVENTATIVE TREATMENT 68	BENEFIT FROM PROVIDING PREVENTATIVE TREATMENT 69	NET VALUE (BENEFIT - COST) 70
PC-1-0982345	\$80.00	\$1220.00	\$19.00	-\$61.00
PC-2-0982345	\$75.00	\$1238.00	\$1.00	-\$74.00
PC-3-0982345	\$50.00	\$826.00	\$413.00	+\$363.00
PC-5-0982345	N/A	\$811.00	\$428.00	+\$428.00
PC-8-0982345	\$30.00	\$1233.00	\$6.00	-\$24.00

FIG. 6

CUSTOMER IDENTIFIER 71	PREVENTATIVE TREATMENT OFFERED 72	BENEFIT OFFERED 73	OFFER ACCEPTED? 74	PREVENTATIVE TREATMENT ADMINISTERED? 75
U-1-923407	PC-2-0982345	\$50 OFF THE PRESENT TRANSACTION	YES	YES
U-2-923407	PC-3-0982345	ONE ROUND OF GOLF AT PEBBLE BEACH	YES	PENDING
U-3-923407	PC-5-0982345	\$200.00 CASH	NO	NO
U-4-923407	PC-4-0982345	500 FREQUENT FLYER MILES	YES	YES
U-5-923407	PC-6-0982345	GIFT CERTIFICATE FOR A DAY AT A SPA	PENDING	PENDING

FIG. 7

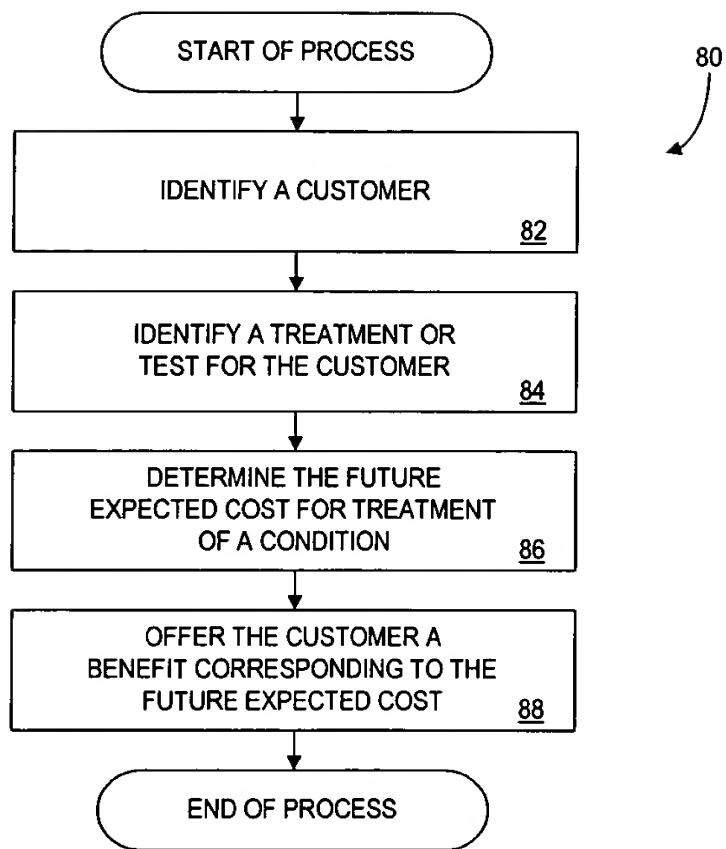


FIG. 8



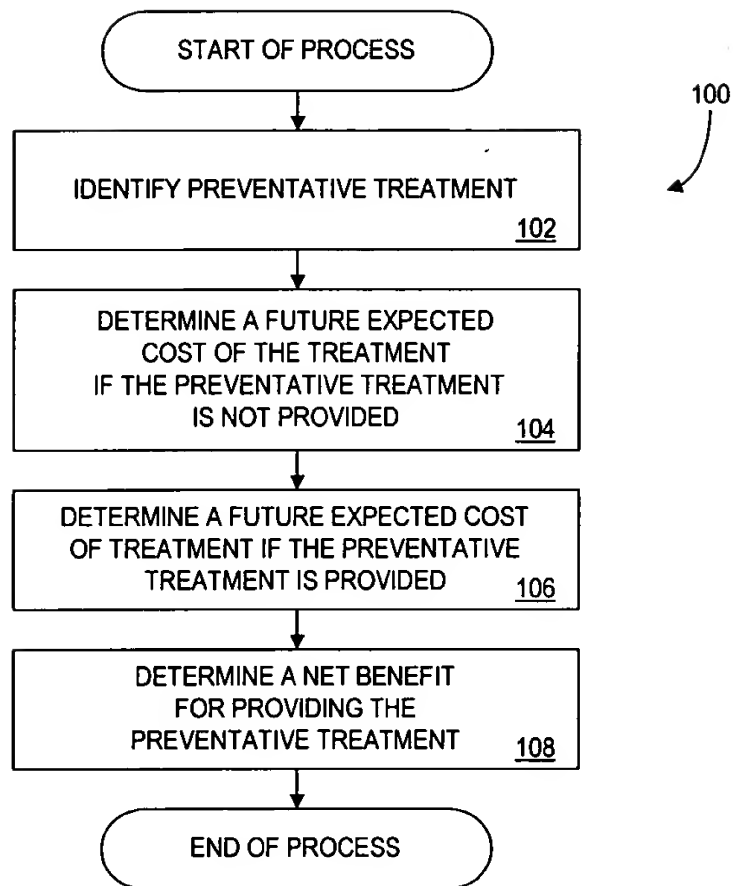


FIG. 9

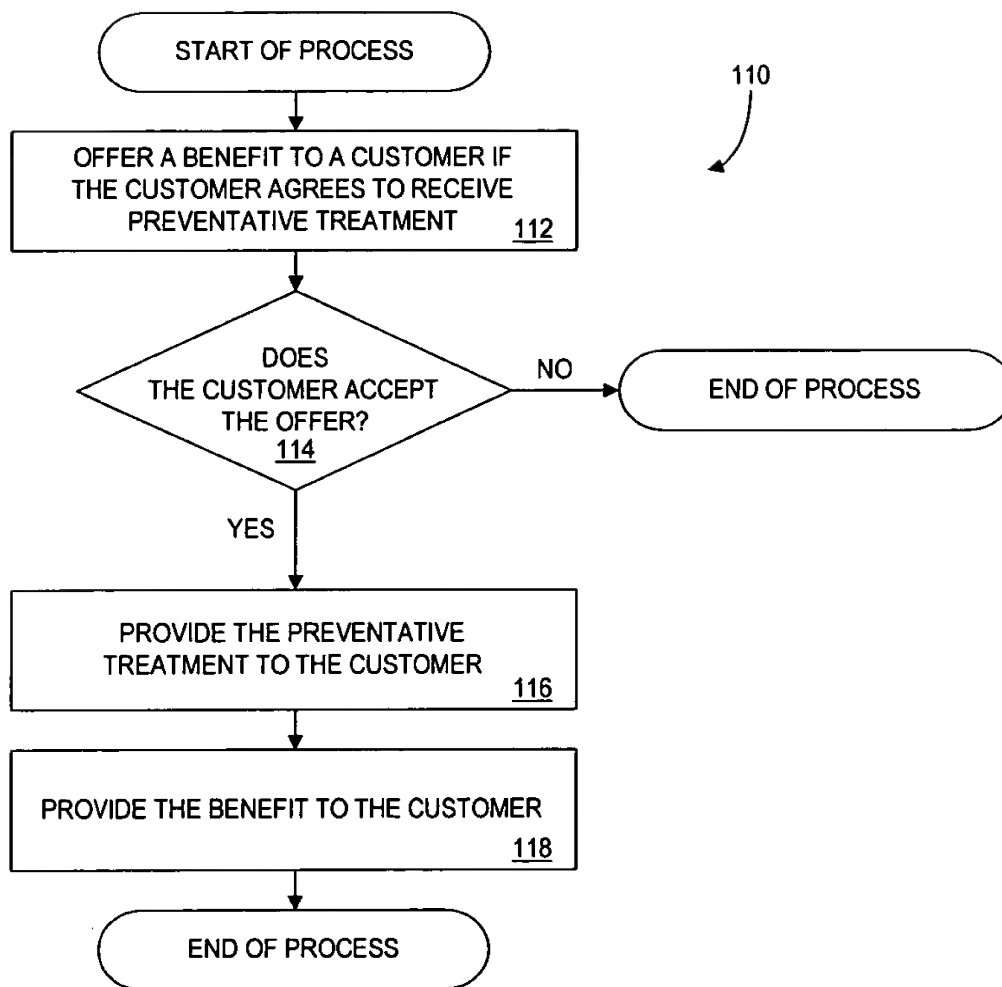


FIG. 10